



# Employee Benefits advisor

Helping you get the most from your benefits plan.

February 2012

## BROTHER'S INC. 2012 DELTA DENTAL PLAN – PPO

You and Your eligible Dependents are eligible for coverage, if you are a full-time Employee of the Policyholder working at least 40 hours per week and have completed 90 days of Active Service. Delta Dental is the insurance carrier for your dental benefits. Should you have questions regarding your benefits please call Polly Lyons at Gallagher Benefit Services, 800-394-6111.

### PPO Dental Plan information:

This plan is offered to employees in PA, NJ, and DE. Under the PPO dental plan, you have access to both the Delta Dental PPO and Premier dental networks. You can find participating dentists by going to [www.deltadental.com](http://www.deltadental.com). The PPO plan offers the flexibility of receiving care In-Network and Out-of-Network.

### Benefits:

Plan Provisions	PPO Plan
<b>Diagnostic and Preventative Care</b> Exams, Cleanings, X-rays	100%
<b>Basic Treatment</b> Restorative, Simple Extractions	100%
<b>Major Treatment</b> Crowns, Bridges, Dentures	50%
<b>Orthodontics</b> ( <i>Dependents to age 19</i> )	\$800 lifetime max
<b>Deductibles and Maximums</b> <i>Calendar Year and Orthodontics</i>	None
<b>Annual Maximum</b> <i>Calendar Year</i>	\$1500